

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re: SINGH, ARVIND	§	Case No. 09-48552
SINGH, ANUMITA	§	
	§	
Debtor(s)	§	

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that MICHAEL G. BERLAND, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 S. Dearborn
Chicago, IL

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 9 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 09:15am on 02/24/2012 in Courtroom 201, United States Courthouse, Will County Court Annex Building
57 N. Ottawa Street, Suite 201
Joliet, IL .

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 12/28/2011

By: /s/ Michael G. Berland

Trustee

MICHAEL G. BERLAND
1 NORTH LASALLE STREET
STE 1775
CHICAGO, IL 60602
(312) 855-1272

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re: SINGH, ARVIND
SINGH, ANUMITA

§ Case No. 09-48552

§

§

Debtor(s) _____

§

**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$ 164,207.38
and approved disbursements of \$ 114,509.95
leaving a balance on hand of ^L \$ 49,697.43

Balance on hand: \$ 49,697.43

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 49,697.43

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - MICHAEL G. BERLAND	11,233.96	0.00	11,233.96
Trustee, Expenses - MICHAEL G. BERLAND	317.60	0.00	317.60

Total to be paid for chapter 7 administration expenses: \$ 11,551.56

Remaining balance: \$ 38,145.87

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 38,145.87

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 38,145.87

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 130,771.08 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 29.2 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Discover Bank/o Dfs Services LLC	13,676.04	0.00	3,989.30
3	Chase Bank USA, N.A.	3,418.80	0.00	997.26
4	Chase Bank USA, N.A.	355.85	0.00	103.80
5	GE Money Bank/o recovery Managment Systems	1,975.75	0.00	576.33
6	GE Capital Financial/o System Service Technologies Inc	7,152.47	0.00	2,086.37
7	BMW Bank of North America	5,279.68	0.00	1,540.08
8	Fia Card Services,/Bank of America, American ifsource Agent	13,633.42	0.00	3,976.86
9	Fia Card Services, /Bank of America,	36,106.54	0.00	10,532.26

	American Infousrce Agen			
10	GE Money Bankc/o Recovery Managment Systems	2,887.86	0.00	842.39
11	American Express Bank, FSB,c/o Beckett & Lee	1,595.12	0.00	465.30
12	American Express Centurion Bank c/o Beckett & lee	44,689.55	0.00	13,035.92

Total to be paid for timely general unsecured claims: \$ 38,145.87
Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00
Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00
Remaining balance: \$ 0.00

Prepared By: /s/MICHAEL G. BERLAND
Michael G Berland

MICHAEL G. BERLAND
1 NORTH LASALLE STREET
STE 1775
CHICAGO, IL 60602
(312) 855-1272

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Notice Page 7 of 9
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Arvind Singh
 Anumita Singh
 Debtors

Case No. 09-48552-BWB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: esullivan
 Form ID: pdf006

Page 1 of 3
 Total Noticed: 40

Date Rcvd: Dec 29, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 31, 2011.

db/jdb +Arvind Singh, Anumita Singh, 3503 Mistflower Lane, Naperville, IL 60564-5898
 14885567 +AMEX, PO Box 981537, El Paso, TX 79998-1537
 14885564 +Abhay Sidhu, 2164 Gardner Circle East, Aurora, IL 60503-6233
 14885565 +Allied Interstate, 3000 Corporate Exchange Drive, 5th Floor, Columbus, OH 43231-7723
 14885566 +American Express Bank FSB, C/O Teller, Levit & Silvertrust PC, 11 East Adams St., Suite 800, Chicago, IL 60603-6324
 16032983 American Express Bank, FSB, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 16057336 American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 14885569 Artisan's Inc., 10252 Bode St. Unit A, Plainfield, IL 60585-2502
 15895366 +BMW Bank of North America, PO Box 23356, Pittsburgh, PA 15222-6356
 14885573 ++BMW FINANCIAL SERVICES, CUSTOMER SERVICE CENTER, PO BOX 3608, DUBLIN OH 43016-0306
 (address filed with court: Bmw Financial Services, 5515 Parkcenter Cir, Dublin, OH 43017)
 14885570 +Bank Of America, 55 Challenger Rd., Ridgefield Park, NJ 07660-2109
 14885571 +Bill Me Later, PO Box 105658, Atlanta, GA 30348-5658
 14885572 +Bmw Bank Of North Amer, 2735 E Parleys Ways Ste, Salt Lake City, UT 84109-1666
 14885563 +C David Ward, 2756 Route 34, Oswego, IL 60543-8301
 14885575 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
 (address filed with court: Cap One, Po Box 85520, Richmond, VA 23285)
 14885574 +Cap One, Pob 30281, Salt Lake City, UT 84130-0281
 14885577 +Chase, 800 Brooksedge Blvd., Westerville, OH 43081-2822
 14885576 +Chase, Po Box 901039, Fort Worth, TX 76101-2039
 15767347 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145
 14885578 +Citi, Po Box 6241, Sioux Falls, SD 57117-6241
 14885581 +Encore Receivable Management, Inc., 400 N. Rogers Road, Olathe, KS 66062-1212
 14885583 ++FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE, GRAND RAPIDS MI 49546-6253
 (address filed with court: Fifth Third Bank, 38 Fountain Square, Cincinnati, OH 45263)
 14885582 +FedEx Customer Information Services, Inc, C/O John M. Galich/James F. Dunneback P., 9501 W. 144th Place, Suite 200, Orland Park, IL 60462-2563
 14885584 First Equity Card Corp., PO Box 23029, Columbus, GA 31902-3029
 14885587 ++HSBC BANK, ATTN BANKRUPTCY DEPARTMENT, PO BOX 5213, CAROL STREAM IL 60197-5213
 (address filed with court: Hsbc Bank, Po Box 52530, Carol Stream, IL 60196)
 14885588 +Ncb Ne Er, 4661 E Main St, Columbus, OH 43213-3298
 14885562 +Singh Anumita, 3503 Mistflower Lane, Naperville, IL 60564-5898
 14885561 +Singh Arvind, 3503 Mistflower Lane, Naperville, IL 60564-5898
 14885589 +St. Charles Bank & Trust Company, 411 W. Main St., St. Charles, IL 60174-1815
 14885591 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICA S SERVICING CO, ATTN BANKRUPTCY DEPT, MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203
 (address filed with court: Wells Fargo Hm Mortgage, 8480 Stagecoach Cir, Frederick, MD 21701)
 14885590 +Wells Fargo Business Direct, PO Box 348750, Sacramento, CA 95834-8750
 14885592 Wild Orchid, 10252 S. Bode Rd., Unit A, Plainfield, IL 60585-2502
 14885593 Woodland Imports Corp, 10252 S. Bode Rd., Plainfield, IL 60585-9104

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

15712815 E-mail/PDF: mrdiscen@discoverfinancial.com Dec 30 2011 04:05:11 Discover Bank,
 Dfs Services LLC, PO Box 3025, New Albany, OH 43054-3025
 14885580 +E-mail/PDF: mrdiscen@discoverfinancial.com Dec 30 2011 04:05:10 Discover Fin Svcs Llc,
 2500 Lake Cook Rd., Riverwoods, IL 60015-1838
 15945359 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Dec 30 2011 04:02:14
 Fia Card Services, NA/Bank of America, by American Infosource Lp As Its Agent, PO Box 248809,
 Oklahoma City, OK 73124-8809
 15839731 +Fax: 866-311-5818 Dec 30 2011 02:11:43 GE Capital Financial,
 c/o Systems & Services Technologies Inc, 4315 Pickett Road, St Joseph MO 64503-1600
 15839197 E-mail/PDF: gecsed@recoverycorp.com Dec 30 2011 04:06:23 GE Money Bank,
 c/o Recovery Management Systems Corporat, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605
 14885585 +E-mail/PDF: gecsed@recoverycorp.com Dec 30 2011 04:16:29 Gemb/care Credit, Po Box 981439,
 El Paso, TX 79998-1439
 14885586 E-mail/PDF: gecsed@recoverycorp.com Dec 30 2011 04:16:30 Gemb/lowes, Po Box 103065,
 Roswell, GA 30076

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty Gloria Longest
 aty June, Prodehl, Renzi, & Lynch LLC
 aty Renzi, John C
 14885568 ##+Arrowhead LLC, 10252 S. Bode Rd., Plainfield, IL 60585-9104
 14885579 ##+Citimortgage Inc, Po Box 9438, Gaithersburg, MD 20898-9438

TOTALS: 3, * 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0752-1

User: esullivan
Form ID: pdf006

Page 2 of 3
Total Noticed: 40

Date Rcvd: Dec 29, 2011

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

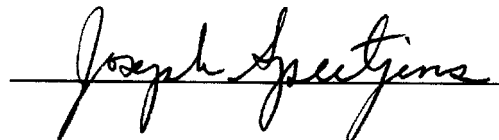
Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 31, 2011

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

District/off: 0752-1

User: esullivan
Form ID: pdf006

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Total Noticed: 40

Date Rcvd: Dec 29, 2011

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 28, 2011 at the address(es) listed below:

C David Ward on behalf of Debtor Arvind Singh cdward1945@yahoo.com, ladylaw1031@msn.com

Joel P Fonferko on behalf of Creditor CITIMORTGAGE, INC. ND-Two@il.cslegal.com

John C Renzi on behalf of Trustee Michael Berland jcrenzi@jprlaw.net

Michael G Berland einstein829@earthlink.net, IL33@ecfcbis.com

Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

Yanick Polycarpe on behalf of Creditor Wells Fargo Bank, N.A. ypolycarpe@atty-pierce.com,
northerndistrict@atty-pierce.com

TOTAL: 6